

Dental Plan

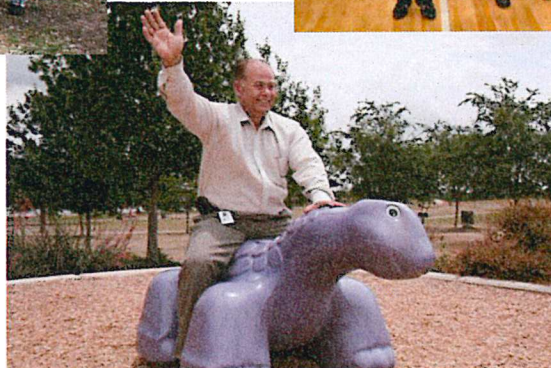


The City's Dental Plan is administered through Aetna and provides you and your family with coverage for typical dental expenses, such as cleanings, X-rays, fillings and orthodontia for children.

Dental PPO Plan

The Dental PPO allows you the freedom to visit any dentist, without referrals, for all of your dental care. If you receive care from one of Aetna's preferred dentists, you'll pay less for your care. If you choose a non-preferred dentist, your share of costs will generally be higher and you may need to file your own claims.

For a list of Aetna's preferred dentists, go to www.aetna.com.



You will receive a dental card from Aetna but you do not need to use the dental ID card to receive dental services. When you visit the dentist, give the provider your Social Security number and the City's name. Your dentist's office can verify your eligibility for benefits by calling Aetna at 1-877-238-6200.

Dental Plan Highlights



Plan Feature	Premium Plan - PPO
Annual Deductible	
■ Individual	\$50
■ Family	\$150
Annual Benefit Maximum	\$1,000
Preventive Services (Exams, routine cleanings, fluoride treatments, space maintainers)	100% (no deductible)
Basic Services (X-rays, fillings, sealants, denture repairs)	80% after deductible
Major Services (Crowns, inlays, onlays, bridges, dentures)	50% after deductible
Orthodontia	50% after \$50 deductible, up to a lifetime maximum of \$1,000 (children to age 20 only)

Employee Contributions

Below are the premiums that are in effect January 1, 2013 - December 31, 2013.

Aetna Dental Plan				
Tier	Monthly Rate	City Portion	Employee Portion	Per Pay Period
EE Only	\$22.00	\$12.00	\$10.00	\$5.00
EE/Spouse	\$36.24	\$12.00	\$24.24	\$12.12
EE/Children	\$34.26	\$12.00	\$22.26	\$11.13
EE/Family	\$53.52	\$12.00	\$41.52	\$20.76

*Rates may be lower

Your cost for Medical, Dental and Vision plans in the Benefits Program will be paid on a **before-tax basis** through your payroll deductions. This means that your benefit deductions go farther because you save the federal income tax that would otherwise be required on these contributions.